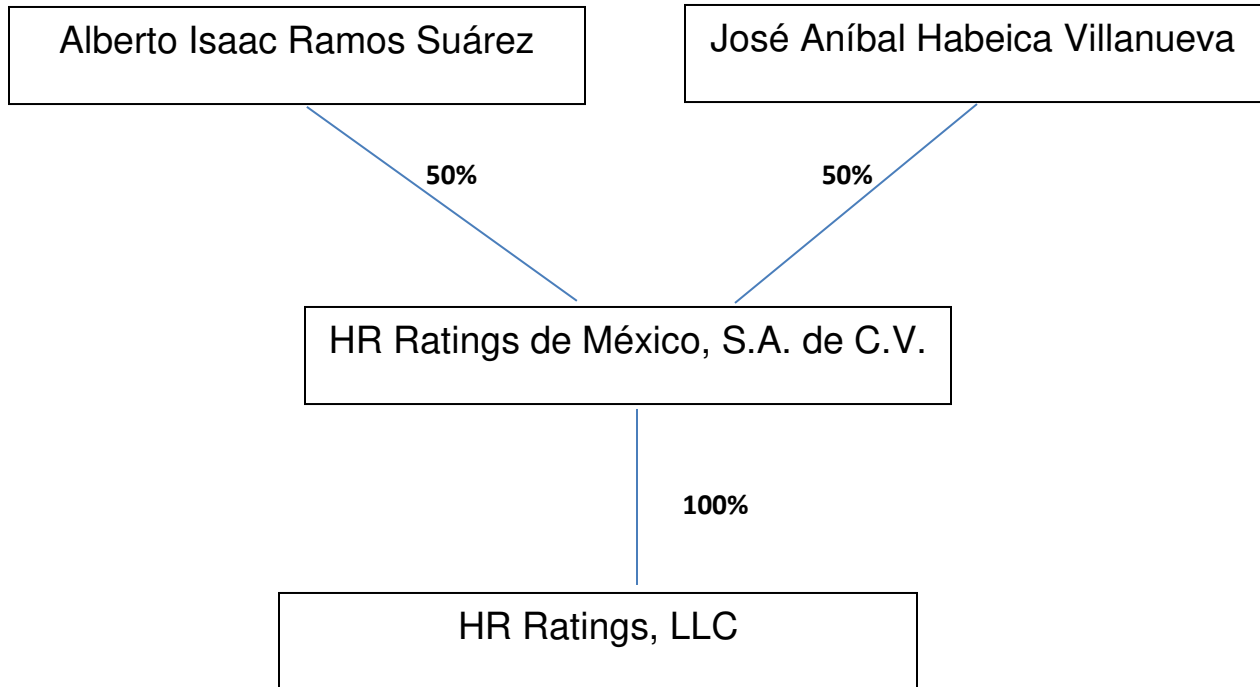




Credit  
Rating  
Agency

# HR Ratings

## Ownership structure



## Exhibit 4

